

What is claimed is:

2 1. A method of transferring a sum of money from a
3 customer to a beneficiary via a money-transfer company,
4 a network of money dispensing machines and a plurality
5 of distributors of money pick-up devices and
6 corresponding personal codes capable of selective
7 operation of said money dispensing machines, said
8 method comprising:

9 collecting said sum of money, via said
10 money-transfer company, from a customer for transfer to
11 a beneficiary;

12 providing said beneficiary with a unique device
13 pick-up code;

14 presenting said unique device pick-up code to one
15 of said distributors;

16 activating one of said money pick-up devices and
17 generating a corresponding personal code, via said
18 distributor and said money-transfer company, in
19 response to the step of presenting said unique device
20 pick-up code to one of said distributors;

21 giving said beneficiary an activated one of said
22 money pick-up devices and a corresponding personal
23 code; and

24 operating one of said money dispensing machines to
25 collect said sum of money via said beneficiary using
26 said activated one of said money pick-up devices and
27 said corresponding personal code.

1 2. The method of claim 1 wherein said activating step
2 includes transmitting said unique device pick-up code
3 from said distributor to said money-transfer company,
4 and transmitting said personal code from said
5 money-transfer company to said distributor.

1 3. The method of claim 2 wherein the step of
2 transmitting said unique device pick-up code includes
3 transmitting, from said distributor to said
4 money-transfer company, a unique device identification
5 associated with said activated one of said money
6 pick-up devices.

1 4. The method of claim 3 wherein the step of
2 transmitting said unique device pick-up code includes
3 transmitting a distributor identification to said
4 money-transfer company.

1 5. The method of claim 4 wherein the step of
2 transmitting said unique device pick-up code includes
3 transmitting signals from said distributor to said
4 money-transfer company via a public switched telephone
5 network (PSTN), and the step of transmitting said
6 distributor identification includes transmitting an
7 automatic number identification (ANI) signal from said
8 PSTN to said money-transfer company.

1 6. The method of claim 5 wherein the step of
2 activating includes matching said ANI signal with
3 previously stored distributor data prior to the step of

4 transmitting said personal code from said
5 money-transfer company to said distributor.

1 7. The method of claim 6 wherein said money
2 dispensing machines are automatic teller machines
3 (ATM's) and the step of giving said beneficiary an
4 activated one of said money pick-up devices includes
5 giving said beneficiary an ATM card, having a magnetic
6 strip with an ATM card code stored thereon, and a
7 corresponding ATM personal identification number.

1 8. A method of transferring a sum of money from a
2 customer to a beneficiary via a money-transfer company,
3 a network of ATM's (automatic teller machines) and a
4 plurality of distributors of ATM cards and
5 corresponding ATM PINs (personal identification
6 numbers) for operating said ATM's, said method
7 comprising:

8 collecting said sum of money, via said
9 money-transfer company, from a customer for transfer to
10 a beneficiary;

11 providing said beneficiary with a unique pick-up
12 code for getting an activated ATM card and a
13 corresponding PIN from one of said distributors;

14 presenting said unique pick-up code to one of said
15 distributors;

16 activating one of said ATM cards and generating a
17 corresponding PIN, via said distributor and said
18 money-transfer company, in response to the step of
19 presenting said unique pick-up code to one of said
20 distributors;

21 giving said beneficiary an activated one of said
22 ATM cards and said corresponding PIN; and
23 operating one of said ATM's to collect said sum of
24 money via said beneficiary using said activated one of
25 said ATM cards and said corresponding PIN.

1 9. The method of claim 8 wherein said activating step
2 includes transmitting said unique pick-up code from
3 said distributor to said money-transfer company, and
4 transmitting said PIN from said money-transfer company
5 to said distributor.

1 10. The method of claim 9 wherein the step of
2 transmitting said unique pick-up code includes
3 transmitting, from said distributor to said
4 money-transfer company, a unique ATM card number
5 visibly fixed on said ATM card.

1 11. The method of claim 10 wherein the step of
2 transmitting said unique pick-up code includes
3 transmitting a distributor identification to said
4 money-transfer company.

1 12. The method of claim 11 wherein the step of
2 transmitting said unique pick-up code includes
3 transmitting signals from said distributor to said
4 money-transfer company via a public switched telephone
5 network (PSTN), and the step of transmitting said
6 distributor identification includes transmitting an
7 automatic number identification (ANI) signal

8 corresponding to said distributor from said PSTN to
9 said money-transfer company.

1 13. The method of claim 12 wherein the step of
2 activating includes matching said ANI signal with
3 previously stored distributor data prior to the step of
4 transmitting said PIN from said money-transfer company
5 to said distributor.

1 14. A money-transfer system, for transferring a sum of
2 money from a customer to a beneficiary, comprising:

3 a network of money dispensing machines each
4 capable of dispensing said sum of money in response to
5 operation thereof via a money pick-up device and a
6 corresponding personal code;

7 a plurality of distributors of said money pick-up
8 devices;

9 a money-transfer company having collecting means
10 for collecting said sum of money from a customer for
11 transfer to a beneficiary, device pick-up means for
12 providing said beneficiary with a unique device pick-up
13 code for allowing said beneficiary to get an activated
14 one of said money pick-up devices from a distributor,
15 and activating means for providing said beneficiary
16 with a personal code corresponding to said money
17 pick-up device and said sum of money; and

18 a communication system connecting said plurality
19 of distributors to said money-transfer company, said
20 communication system including distributor
21 identification means for transmitting a distributor
22 identification signal to said money-transfer company

23 when a distributor initiates communication with said
24 money-transfer company.

1 15. The money-transfer system of claim 14 wherein said
2 communication system includes a public switched
3 telephone network (PSTN), and said distributor
4 identification means includes an automatic number
5 identification (ANI) system connected to said PSTN, for
6 transmitting an ANI signal, corresponding to a
7 distributor's telephone number, to said money-transfer
8 company when a distributor initiates communication with
9 said money-transfer company.

1 16. The money-transfer system of claim 15 wherein said
2 activating means includes distributor validation means
3 for matching an ANI signal with a previously stored
4 telephone number of a distributor to validate a
5 distributor's request to activate a money pick-up
6 device.

1 17. The money-transfer system of claim 16 wherein said
2 money dispensing machines include ATM's (automatic
3 teller machines) and said money pick-up devices are ATM
4 cards.

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